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- 1. (Currently amended) A terminal comprising an Automated Teller Machine, ATM, comprising:
 - a) a display;
 - b) <u>a connection which connects the ATM to an</u> authorization center which authorizes ATM transactions;
 - c) means for retrieving, over a wireless channel, information from a mobile portal, which portal is different from the authorization center,
 - <u>i)</u> which <u>portal</u> transmits information in a format compatible with screen size of a cellular telephone, <u>and</u>
 - <u>ii) which information is retrieved from a WAP</u>
 <u>site, which site</u>
 - A) conforms to a Wireless Internet Protocol, WAP, and
 - B) acts as a web site which is accessible to cell phones;

and

e) <u>d)</u> means for presenting at least some of the retrieved information to a user on <u>a window within</u> the display of the ATM, such that contents of the window sometimes change while contents outside the window remain unchanged.

- 2. (Currently amended) A terminal according to claim 1, wherein the means for accessing a mobile portal retrieving includes a wireless transceiver and a software component which interfaces with the wireless transceiver and a terminal application to retrieve information from a mobile portal and configure the information to a format suitable for presentation on the display by the terminal application.
- 3. (Currently amended) A terminal according to claim 1, further comprising a printer for providing a user with a hard copy of information retrieved from a the mobile portal.
- 4. (Currently amended) A terminal according to claim 1, further comprising (i) means for identifying a the user to determine whether that user has provided a said mobile portal with personalized information, and (ii) means for retrieving any such personalized information from the mobile portal.
- 5. (Original) A terminal according to claim 4, further comprising means for accessing a transaction authorization system, which means is separate from the means for accessing a mobile portal.

6. - 16. (Cancelled)

- 17. (Currently amended) Terminal according to claim 1, wherein the information of paragraph 1(c), as received,
 - i) is formatted for viewing on a portable device, but
 - ii) is not displayed on a <u>any</u> portable device, but displayed on the display of the ATM.
- 18. (Previously presented) Terminal according to claim 1, wherein the information is compatible with (A) Wireless Application Protocol, WAP, or (B) i-Mode.
- 19. (Previously presented) Terminal according to claim 1, wherein the means for accessing a mobile portal is restricted to accessing a single mobile portal, and no others.
- 20. (Previously presented) Terminal according to claim 1, and further comprising:
 - e) means for limiting the presentation on the display of paragraph (d) to a predetermined time, after which the information is removed.
 - 21. (Previously presented) Terminal according to claim 20,

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wherein the predetermined time is less than one minute.

- 22. (Previously presented) Terminal according to claim 1, wherein the information is compatible with a Wireless Markup Language, WML, protocol.
- 23. (Previously presented) Terminal according to claim 1, wherein the information displayed occupies between three and five lines on the display of the ATM.
- 24. (Previously presented) Terminal according to claim 23, wherein the information displayed occupies part of the display of the ATM, and the remainder of the display remains unchanged.

25. (Cancelled)

- 26. (Previously presented) An Automated Teller Machine, ATM, comprising:
 - a) a display which presents information relating to ATM functions;
 - b) means for retrieving information, over a wireless channel, from a mobile portal which transmits information which is
 - i) in a format compatible with screen size of

a cellular telephone,

- ii) transmitted according to WAP, Wireless Application Protocol, or i-Mode protocol, and iii) consistent with WML, Wireless Markup Language, standards;
- c) means for displaying at least some of the retrieved information in a window overlying the display, while leaving regions not covered by the window unchanged;
- d) means for limiting the display to a predetermined time; and
- e) means for limiting the ATM to retrieving information from a single mobile portal, and no others.
- 27. (Previously presented) ATM according to claim 26, wherein the predetermined time is less than one minute.
- 28. (Previously presented) ATM according to claim 26, wherein the information displayed occupies between three and five lines on the display of the ATM.
- 29. (Previously presented) An Automated Teller Machine, ATM, comprising:
 - a) a display;
 - b) means for retrieving, over a wireless channel,

information from a single predetermined mobile portal, and no others, which portal transmits information in a format compatible with screen size of a cellular telephone;

and

- c) means for presenting at least some of the retrieved information to a user on the display of the ATM.
- 30. (Previously presented) ATM according to claim 29, wherein the information is presented for a predetermined time, and then removed.
- 31. (Previously presented) ATM according to claim 29, wherein the information displayed occupies between three and five lines on the display of the ATM.
- 32. (Previously presented) ATM according to claim 29, wherein the information is
 - i) in a format compatible with screen size of a cellular telephone,
 - ii) transmitted according to WAP, Wireless Application Protocol, or i-Mode protocol, and iii) consistent with WML, Wireless Markup Language, standards.

- 33. (New) ATM according to claim 26, in which the information is retrieved from a WAP site, which
 - i) conforms to a Wireless Internet Protocol,WAP, and
 - ii) acts as a web site which is accessible to cell phones.
- 34. (New) ATM according to claim 29, in which the information is retrieved from a WAP site, which
 - i) conforms to a Wireless Internet Protocol,WAP, and
 - ii) acts as a web site which is accessible to cell phones.